



Spring into a New Home

How to Compete in the Springtime Market

Warmer weather makes spring the perfect time to find your new home. If you're making a move this year, don't wait to start shopping.

Although the number of homes for sale is on the rise, inventory continues to be lower than average, especially for more affordable, entry-level, and mid-priced homes. With fewer homes to consider and concern over rising interest rates and prices, homebuyers are facing some stiff competition.

Here are a few things you can do to make the buying process smoother and get into the home of your dreams:

Get Preapproved

If you know exactly how much you can spend, your bargaining position is stronger. It can also help you avoid overpaying in a bidding war since you know when to walk away.

Keep an Open Mind

Don't ignore listings because they're from a nontraditional seller. Foreclosures and short sales are a great way to get more house for your money.

Find an Expert

Real estate is all about location. An agent that specializes in your preferred neighborhood offers extra knowledge and connections.

Be Prepared to Pay List Price or More

With so much competition, trying to save a few thousand dollars could cost you the sale when there are multiple offers on the table.

At Southeast Financial, we offer a variety of mortgage loan programs to fit your needs. Visit our website to check today's rates and apply.

Get Preapproved Today!

Loan approval, interest rate, and downpayment required based on creditworthiness, amount financed, and ability to repay. Other fees may be assessed, as applicable. Rates, terms, and conditions are subject to change.

Is your credit card working for you?

Take steps toward improving your credit score

Our Visa® Secured credit card is an actual credit card, unlike a debit or prepaid card. It's designed for members who want to build or rebuild their credit, including members with bad credit or no credit history at all.

No Credit Check Needed

Don't worry about an additional inquiry lowering your credit score. Instead of running a credit check, members deposit 150% of their credit limit into a savings account.

Improve Your Payment History

Payments made on your secured card are reported to all three credit bureaus. On-time payments positively affect your credit score.

Increase Your Limit Easily

Increasing your credit limit with an additional deposit can lower your credit utilization (the amount of credit used compared to credit available) and improve your credit score.

Start building or rebuilding your credit the easy way. Apply for a Southeast Financial Visa® Secured credit card today.

Apply Now

Restrictions may apply. Must maintain savings account balance of 150% of the credit limit while card is open.

Financial Education Webinar Series

Women and Investing

There's no denying the facts: Women tend to earn less and live longer than men. If you're a woman who would like to retire one day, you may need to save more and invest more than men.

March 8 at 12pm

March 8 at 5pm

March 10 at 12pm

How to Weather a Bear Market

When the market dips, what do you do? How do you react? Without a plan, reacting based on your instincts could hurt your long-term financial goals. Learn steps you can take now to prepare to weather the next bear market.

March 22 at 12pm

March 22 at 5pm

March 24 at 12pm

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You're Invited

Join us for a Southeast Financial update at this year's Annual Meeting on **Wednesday, March 23, at 7:30 am**. The meeting will be held at our Franklin, Tennessee headquarters branch, and we'll be serving coffee and light refreshments. Hope to see you there!



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